

Patent Application  
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**Replacement Sheet:**

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**Claim**

023- The Reprove Prepaid Credit card is a prepaid credit card that requires no bank account, no credit check, and no waiting period. The customer will be able to walk into a retailer, vendor or bank and purchase a card at whatever amount they choose. The Reprove card may be used immediately and the customer will be able to make purchases similar to any purchase made with a traditional credit card without the hassle of monthly payments, interest rates or bank accounts.

024- Reprove is on a prepaid basis which allows you the freedom of spending the exact amount without over drawing an account or any extra fees associated with increasing your credit limit. Reprove will not in any way impact a credit rating.

025- Some purchases can only be made with a credit card, such as hotel reservations, airfare, car rentals and purchases on the internet. Reprove will make it possible to do all of these things without the hassles of a traditional credit card.

026- Reprove will allow the cardholder to remain anonymous. In some cases, the cardholder's information can be placed into a system for identification purposes.